



## *Report to the Auburn City Council*

Action Item

3

Agenda Item No.

City Manager's Approval

**To:** Mayor and City Council Members  
**From:** Mike Holmes, Council Member  
**Prepared by:** Amy M. Lind, Deputy/Assistant City Clerk  
**Date:** June 13, 2011  
**Subject:** Private Sector Appointment to Sierra Economic Development Corporation (SEDCorp)

### **The Issue**

Shall the City Council appoint Gayle Matsuoka to the Board of Directors of the Sierra Economic Development Corporation?

### **Conclusion and Recommendation**

That by **MOTION** the City Council appoints Gayle Matsuoka to the Board of Directors of the Sierra Economic Development Corporation.

### **Background**

Several months ago, the SEDCorp Board of Directors amended the by-laws to permit each city member to appoint a private sector candidate to the board. Council Member Mike Holmes made several announcements regarding this appointment at City Council meetings and at the Chamber of Commerce Board meetings. He received one application for the position, which would be a 3 year term. He recommends the appointment of Gayle Matsuoka from the Auburn Branch of First Northern Bank.

### **Attachments**

Gayle Matsuoka application and resume.

**APPLICATION FOR MEMBERSHIP ON  
Sierra Economic Development Corporation (SEDCorp)  
BOARD OF DIRECTORS**

APPLICATION FOR MEMBERSHIP ON SEDCorp BOARD OF DIRECTORS

PLEASE PRINT OR TYPE:

NAME: Gayle Matsuoka

RESIDENCE ADDRESS: Rocklin, CA 95667

MAILING ADDRESS: 2150 Douglas Boulevard, Suite 260, Roseville, CA 95661, or 390 Elm Avenue,  
Auburn, CA 95603

PHONE NUMBERS: HOME: \_\_\_\_\_ BUSINESS: 916.325.8510 or 530.745.2285

CELL: \_\_\_\_\_

IN WHICH SUPERVISORIAL DISTRICT DO YOU RESIDE? 2 - Robert Weygandt

ARE YOU AVAILABLE FOR MEETINGS THE FIRST WEDNESDAY OF EACH MONTH FROM  
1:00-3:00? Yes

EMPLOYMENT EXPERIENCE: See attached resume

ORGANIZATION AND COMMUNITY EXPERIENCE: Soroptimist International of South Placer

OTHER EXPERIENCE WHICH YOU FEEL WOULD BE HELPFUL TO BRING TO THE  
ATTENTION OF BOARD MEMBERS IN MAKING THIS APPOINTMENT: I have been in the  
lending industry since 1987, starting out as a paralegal and eventually moving on to a SBA post-closing  
documentation auditor, to my current position as a Small Business Lender, underwriting and closing SBA  
and non-SBA loans. I understand the SBA SOP, credit underwriting, documentation and post-closing  
issues. In addition, I have a very good understanding of environmental issues as it pertains to lending,  
having worked as an environmental consultant and being an in-house environmental paralegal where I  
established the corporate lending policy for environmental issues.

EDUCATION (INCLUDE HIGH SCHOOL, COLLEGE AND/OR UNIVERSITY, AND GRADUATE  
STUDY): Del Oro HS (1979), Sierra College (A.S. 1981), UC Davis (B.A. 1983), Golden Gate  
University (MBA 1995)

WHY WOULD YOU LIKE TO BE APPOINTED?: I grew up in South Placer County, and I live here  
now. I have a strong interest in economic development opportunities in the County and I am cognizant of  
the issues and concerns of the small business community. I believe that SEDCorp provides a needed  
resource to small businesses in the areas in which they serve, and I would like to be part of SEDCorp's  
continued success and growth.

A RESUME CONTAINING OTHER PERTINENT INFORMATION ABOUT YOURSELF WOULD BE HELPFUL TO THE BOARD  
MEMBERS IN EVALUATING YOUR APPLICATION.

DATE: 4/26/11

SIGNATURE: \_\_\_\_\_

APPLICATION MUST BE SUBMITTED TO SEDCorp OFFICE  
560 WALL STREET, STE. F, AUBURN, CA 95603

SEDCorp/Board/Application - SEDCorp Board

**GAYLE T. MATSUOKA**  
Rocklin, CA 95677

**OBJECTIVE:** Position that will enable me to further build upon my experience and education.

**EDUCATION:**

GOLDEN GATE UNIVERSITY, M.B.A. -- Business Management, 1995

INSTITUTE FOR PARALEGAL TRAINING, Paralegal Certificate, Business Finance and Corporate Law, 1984

UNIVERSITY OF CALIFORNIA, DAVIS, B.A. -- International Relations, 1983

**EXPERIENCE:**

FIRST NORTHERN BANK OF DIXON, Sacramento, CA

VP/SMALL BUSINESS LOAN OFFICER, February 1998 -- February 2003, October 2004 -- Present

Analyze and underwrite SBA loans as well as in-house commercial construction loans. Complete cash flow analysis, financial statement analysis, real property valuations, knowledge of environmental and title issues, oversee loan closing documentation. Extensive contact with customers, vendors, credit administration, and other Bank personnel. Participate in Bank sales training.

U.S. BANK, Sacramento, CA

UNDERWRITER, DEALER COMMERCIAL SERVICES, February 2003 -- October 2004

Responsible for the administration of assigned portfolio of commercial dealership relationships. Underwrite loan credits for new and renewing floorplans and operating lines of credit, commercial real estate acquisitions, quarterly credit analysis. Utilized analytical and communications skills. Knowledge of market areas, conventional financial analysis, including fixed charge coverage, leverage and liquidity positions, financial statement and Tax Analysis. Interface with credit administration and other Bank personnel.

NORTHWEST ENVIROCON, INC., Sacramento, CA

ADMINISTRATIVE MANAGER, September 1994 -- February 1998

Managed general business operations for the California division of an environmental consulting firm. Responsibilities included managing the division's financial operations and human resources. Organized and implemented procedures for accounts receivable and accounts payable; managed the office budget, including payroll. Developed new hire and termination procedures, including recruitment, trained management on interviewing techniques. Created performance evaluation guidelines and counseled management on general personnel matters. Organized client database. Assisted management in participation at industry trade shows.

ENVIRONMENTAL CONSULTANT, July 1993, September 1994

Preparation and project management of environmental site assessments and other related reports. Researched government files, property, building and historical records. Analyzed technical reports and conducted on-site reviews to identify potential environmental hazards.

THE MONEY STORE INVESTMENT CORPORATION, Sacramento, CA  
LOAN SALES SUPERVISOR, CORPORATE & ENVIRONMENTAL PARALEGAL,  
DOCUMENTATION AUDITOR, March 1989 – July 1993

Supervised staff of four in documentation preparation effectuating secondary market loans sales. Developed efficient processing procedures for packaging loan documents. Managed transfer of documents between Trustee and Company. Developed forecast models of time, labor and materials. Developed and implemented corporate environmental compliance reviews. Initiated corporate records tracking procedures. Performed pre- and post-closing SBA loan documentation reviews. Featured speaker at company training seminars. Planned company special events. Prepared marketing promotional materials.

DRG FINANCIAL CORPORATION, San Francisco, CA  
MORTGAGE ANALYST, March 1987 – September 1988

Analyzed and underwrote commercial loans under the HUD program. Prepared budgets and loan recommendations. Compiled loan documentation. Prepared and presented field visit reports and property management analyses.

THE TRAVELERS REAL ESTATE INVESTMENT CORPORATION, Orinda, CA  
ASSISTANT INVESTMENT ANALYST, March 1983 – March 1987

Prepared loan servicing documentation for agricultural and commercial loans. Drafted legal documents to effectuate loan servicing actions.

**CLUBS / ORGANIZATIONS:**

SOROPTIMIST INTERNATIONAL OF SOUTH PLACER, 2011 - Present